This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. (Currently Amended) A method of conducting an on-line transaction including the steps of :

generating a single use transaction request identification with a transaction manager apparatus;

storing the generated single use transaction request identification in a relationship with an identifier of a registered user and banking information of [[a]] the registered user in a storage of the transaction manager apparatus;

sending the generated single use transaction request identification to the registered user from the transaction manager apparatus;

receiving at the transaction manager apparatus a payment request comprising a received user identifier, a value and information for making a fund transfer of [[a]] the value from the registered user identified by the received user identifier to an identified recipient a merchant, the payment request also including the a received transaction request identification and the value;

determining the validity of the received payment request by checking the validity of the received transaction request identification and whether the received transaction request identification is stored in a relationship with the received user identifier with the transaction manager apparatus;

and disabling re-use of the single use transaction request identification;

sending an EFT request to a financial institution system to transfer the value in funds from the registered user to the recipient merchant, only if the received transaction payment request identification is valid, the EFT request including the banking information, such that the financial institution is able to check whether sufficient funds are present in a user's financial institution account and, if in the event that sufficient funds are present the financial institution is able to [[:]] perform the transfer according to the banking information EFT request;

receiving at the transaction manager apparatus confirmation of the transfer from the financial institution when the transfer is performed; and

sending a confirmation message from the transaction manager apparatus to <u>one or more of the group consisting of the user and</u> the <u>recipient</u> ~~merchant~~.

2. (Cancelled)

3. (Original) A method according to claim 1, wherein the transaction request identification is a random number.

4. (Original) A method according to claim 1, wherein the transaction request identification is generated using a formula.

5. (Original) A method according to claim 1, wherein the transaction request identification is generated using a random number and a formula.

6. (Currently Amended) A method according to claim 1, wherein the payment request <u>further</u> comprises ~~the transaction request identification and~~ a component provided by the registered user.

7. (Currently Amended) A method according to claim 26, wherein the <u>recipient</u> ~~merchant~~ is provided with ~~the~~ <u>a further</u> combination <u>of the</u> transaction requested identification and the user provided component.

8. (Original) A method according to claim 1, wherein the banking information related to the transaction request identification includes a credit card or debit card number, a card expiry date and a cardholder name.

9. (Currently Amended) A method according to claim [[8]] <u>1</u>, wherein the banking information includes a bank account number.

10. (Previously Presented) A method according to claim 8, wherein the banking information includes bank account type and bank account holder information.

11. (Previously Presented) A method according to claim 1, further comprising registering an unregistered user prior to the generation of the transaction request identification.

12. (Currently Amended) A method according to claim 11, wherein registration of the user comprises creating a transaction manager user account, and the identifier of the registered user is ~~including storing~~ a transaction manager account number allocated by the transaction manager ~~and the banking information in the storage of the transaction manager apparatus~~.

13. (Previously Presented) A method according to claim 12, further comprising the transaction manager apparatus confirming the banking information with the user's financial institution before creation of the transaction manager user account.

14. (Currently Amended) A method according to claim 6, further comprising the transaction manager apparatus receiving the user provided component from the user independently from and before receiving the purchase request and storing the user provided component in the storage in a relationship with the identifier of the registered user.

15. (Cancelled)

16. (Currently Amended) A method according to claim 14, wherein determining the validity of the received payment request further ~~comprising~~ comprises comparing the user provided component received in the payment request with the stored user provided component and determining that the payment request is invalid when the user provided component is not the same as or based on the stored user provide component.

17. (Currently Amended) A method according to claim14, wherein the user provided component comprises a secret identification of the user known to the registered user ~~and recorded in the transaction manager apparatus~~.

18. (Previously Presented) A method according to claim 1, further comprising storing the transaction request identification in association with, a transaction limit and with a transaction limit override password, wherein the transaction manager apparatus does not send the EFT request if the value is above the transaction limit and the transaction limit override password is not received in the payment request.

19. (Currently Amended) A method according to claim 1, further comprising sending the registered user another single use transaction request identification from ~~by~~ the transaction

manager apparatus upon <u>receipt at the transaction manager apparatus of a</u> request by the registered user.

20. (Currently Amended) A method according to claim 1, further comprising registering ~~the~~ <u>a</u> merchant with the transaction manager apparatus <u>as one of a number of possible recipients</u>.

21. (Previously Presented) A method according to claim 20, wherein registration of the merchant comprises the transaction manager apparatus providing the merchant with a merchant identification and the transaction manager apparatus storing merchant banking information in a relationship with the merchant identification.

22. (Previously Presented) A method according to claim 20, wherein the purchase request received by the transaction manager apparatus includes the merchant identification.

23. (Currently Amended) A method according to claim [[1]] <u>20</u>, further comprising the registered user requesting purchase of a product or service having the value from the merchant and the merchant providing the <u>payment</u> ~~transaction~~ request ~~identification sent from~~ <u>to</u> the transaction manager apparatus ~~to the merchant~~.

24. (Currently Amended) A method according to claim 1, further comprising the registered user nominating an item for purchase and <u>a</u> ~~the~~ merchant <u>device of the recipient</u> constructing the purchase request including determining the value in the purchase request based on the nominated item.

25. (Currently Amended) A method according to claim 1, wherein checking the validity of the received transaction request identification ~~by~~ in the payment request comprises checking whether the transaction request identification received in the payment request is the same as or derived from the ~~stored~~ transaction request identifier stored in the relationship with the <u>user identifier</u> ~~user's transaction manager account~~.

26. (Previously Presented) A method according to claim 6, further comprising combining the transaction request identification and the user provided component by hatching the transaction request identification and the user provided identification component.

27. (Previously Presented) A method according to claim 15, wherein disabling of the use of the transaction request identification comprises removing the relationship between the transaction request identification and the user's transaction manager account number.

28. (Previously Presented) A method according to claim 6, wherein the user provided component comprises a secret identification of the user known to the registered user and recorded in the financial institution.

29. (Previously Presented) A method according to claim 15, wherein disabling use of the transaction request identification includes the step of adding the transaction request identification to a spent list, the spent list being used to ensure a transaction request identification is not reused.

30. (Currently Amended) A method according to claim [[8]] 21, wherein the EFT request sent to the financial institution comprises the user's banking information is conducted using the credit card, debit card or other bank account details, the value and merchant account banking information and is details sent to the financial institution system to transfer the funds according to a standard electronic fund transfer process system.

31. (Currently Amended) A method according to claim 1, further comprising the financial institution sending an insufficient funds reply if sufficient funds are not present, whereupon the transaction manager apparatus sends an insufficient funds reply to the recipient merchant.

32. (Currently Amended) A method according to claim 1, wherein the confirmation message sent from the transaction manager apparatus to the recipient merchant is the same as the confirmation of the transfer received from the financial institution.

33. (Currently Amended) A method according to claim 1, wherein the confirmation message sent from the transaction manager to the recipient merchant is created by the transaction manager apparatus and is different to the confirmation of the transfer received from the financial institution.

34. (Previously Presented) A method according to claim 4, wherein disabling re-use of the transaction request identification includes the formula for generating the single use

transaction request identification including an increment in the next generated transaction identification request.

35. (Previously Presented) A method according to claim 1, wherein generating the transaction identification includes providing a check sum digit or character in the transaction request identification.

36. (Original) A method according to claim 34, wherein the transaction request identification is a number.

37. (Previously Presented) A method according to claim 1, further comprising sending a confirmation of the transfer of funds from the transaction manager apparatus to the registered user.

38. (Previously Presented) A method according to claim 37, wherein the confirmation sent to the registered user is an e-mail message.

39. (Previously Presented) A method according to claim 1, wherein the transaction request identification is to the registered via the Internet.

40. (Previously Presented) A method according to claim 1, wherein the transaction request identification is sent to the registered user by a telephone interface system.

41. (Previously Presented) A method according to claim 1, wherein sending the transaction request identification to the registered user comprise sending the transaction request identification to a portable storage device held by the user.

42. (Currently Amended) A method according to claim 41, further comprising sending the transaction request identification from the portable storage device to the recipient merchant.

43. (Currently Amended) A method according to claim 41, wherein sending the transaction request identification to the portable storage device comprises sending a plurality of transaction request identifications to the portable storage device and storing the identifications in the portable storage device.

44. (Previously Presented) A method according to claim 1, further comprising sending a plurality of transaction request identifications to the user.

45. (Previously Presented) A method according to claim 1, further comprising the transaction manager apparatus managing a plurality of registered users each having a plurality of transaction request identifications available for use in making a purchase.

46. (Cancelled)

47. (Currently Amended) A method according to claim 1, wherein sending the EFT request from the transaction manager apparatus to the financial institution comprising selecting the financial institution from a plurality of financial institutions according to the banking information retrieved according to the payment request after the payment request is validated.

48. (Currently Amended) A method of conducting an on-line transaction including the steps of :

generating a single use transaction request identification at least in part with a transaction manager apparatus;

storing the transaction request identification in a relationship with an identifier of a registered user and banking information of [[a]] the registered user in a storage of the transaction manager apparatus;

sending the transaction request identification to the registered user from the transaction manager apparatus;

receiving a request to transfer an amount from a user account to another account at the transaction manager apparatus, the transfer request including an identifier of the user's financial institution account, an identifier of the other account, a received the transaction request identification and the amount;

determining the validity of the transfer request by the transaction manager apparatus checking the validity of the received transaction; request identification with the transaction manager apparatus and

8

disabling re-use of the <u>single use</u> transaction request identification ;

sending an EFT request to a financial institution system to transfer the amount of funds from the user's account to the other account <u>only</u> if the received transaction request identification is valid, the EFT request including ~~the~~ <u>source</u> banking information <u>selected from the banking information according to the received identifier of user's financial institution account</u> such that the financial institution system is able to check whether sufficient funds are in [[a]] <u>the</u> user's financial institution account and if sufficient funds are present perform the transfer;

receiving at the transaction manager apparatus confirmation of the transfer from the financial institution; and

sending a confirmation message from the transaction manager to the user.

49. (Currently Amended) A transaction manager apparatus for conducting an on-line transaction, said apparatus comprising:
means for registering a user;

means for generating a single use transaction request identification;

means for sending a generated transaction request identification to the registered user;

means for storing the <u>generated</u> transaction request identification in a relationship with <u>an identifier of the registered user and</u> banking information of [[a]] <u>the</u> registered user;

means for receiving a payment request, the payment request <u>comprising a received user identifier, a value and information for making a fund transfer of the value from the registered user identified by the received user identifier to an identified recipient, the payment request also</u> including <u>a received</u> ~~the~~ transaction request identification ~~and a value to be transferred~~ and an identification of a <u>recipient</u> ~~receiving party~~;

means for <u>determining the validity of the received payment request by</u> checking the validity of the received transaction request identification <u>and whether the received transaction request identification is stored in a relationship with the received user identifier</u> and disabling re-use of the <u>single use</u> transaction request identification;

means for sending an EFT request to a financial institution system to transfer the value in funds from the registered user to the recipient ~~receiving party~~, only if the payment ~~transaction~~ request ~~identification~~ is valid, the EFT request including the banking information;

means for receiving confirmation of the transfer from the financial institution when the transfer is performed; and

means for sending a confirmation message to one or more of the group consisting of the user and the recipient ~~receiving party~~.

50. (Currently Amended) A transaction manager for conducting an online transaction, comprising:

a generator of a single use transaction request identification;

a transmitter for sending a registered user a generated single use transaction request identification;

a storage for storing the transaction request identification in a relationship with an identifier of a registered user and banking information of the registered user;

a receiver for receiving a payment request, the payment request comprising a received user identifier, a value and information for making a fund transfer of the value from the registered user identified by the received user identifier to an identified recipient, the payment request also including a received ~~the~~ transaction request identification ~~and a value to be transferred~~;

a processor configured to determine the validity of the received payment request by checking ~~check~~ the validity of the received transaction request identification and whether the received transaction request identification is stored in a relationship with the received user identifier, and disable re-use of the single use transaction request identification;

a transmitter for sending an EFT request to a financial institution system to transfer the value in funds from the registered user to the recipient only ~~receiving party,~~ if the payment ~~transaction~~ request ~~identification~~ is valid, the EFT request including the banking information;

10

a receiver for receiving confirmation of the transfer from the financial institution when the transfer is performed; and

a transmitter for sending the a confirmation message to one or more of the group consisting of the user and the other <u>recipient</u> ~~receiving party~~.

51. (Previously presented) A method according to claim 1, wherein the transaction request identification is a string of characters.

52. (Previously presented) A method according to claim 1, wherein the transaction request identification is a randomly generated string of characters.

53-71 (Cancelled)

72. (Currently Amended) A method according to claim 1, further comprising recording a user identifier for each of <u>a plurality of users registered</u> ~~at least one user registration~~ in the transaction manager apparatus.

73. (Currently Amended) A method according to claim 72, wherein the payment request comprises <u>a recipient</u> ~~the user~~ identifier ~~indicative of the registered user, a destination identifier~~ indicative of a <u>recipient</u> ~~destination~~ account for <u>receipt of</u> the funds transfer.

74. (Currently Amended) A method according to claim 73, further comprising retrieving the stored transaction request identification from within the storage of the transaction manager apparatus based on the received user identifier <u>for determination whether the received transaction request identification is stored in a relationship with the received user identifier</u>.

75. (Previously Presented) A method according to claim 1, further comprising identifying the registered user when a remotely located electronic device of the registered user connects to the transaction manager apparatus.

76. (Previously Presented) A method according to claim 75, wherein generation of the single use transaction request identification occurs when the registered user is identified.

77. (Previously Presented) A method according to claim 25, further comprising terminating the transaction when the received transaction request identifier is not validated.

78. (Cancelled)

79. (Currently Amended) A method according to claim 1, wherein the confirmation message is sent from the transaction manager apparatus to a merchant electronic device of the recipient.

80. (Currently Amended) A method according to claim 79, wherein the registered user causes provides the transaction request identification to be sent from a user electronic device to the merchant electronic device.

81. (Previously Presented) A method according to claim 80, wherein the merchant electronic device sends the payment request to the transaction manager apparatus.

82. (Currently Amended) A method according to claim 1, comprising receiving an insufficient funds message from the financial institution computer system if sufficient funds are not present to conduct the transactional interaction, whereupon the transaction manager apparatus sends an insufficient funds message to the recipient merchant.

83. (Previously Presented) A method according to claim 1, further comprising sending a plurality of transaction request identifications to a user's electronic device in one transfer.

84. (Currently Amended) A method according to claim 1, further comprising inputting registration information of a prior registered user into the transaction manager apparatus, the registration information including the banking information.

85. (Currently Amended) A method of conducting an on-line transactional interaction comprising the steps of :

recording a user identifier for each of a plurality of user's at least one user registration in a transaction manager apparatus;

identifying a registered user when a remotely located electronic device of the registered user connects to the transaction manager apparatus;

generating a single use transaction request identification within the transaction manager apparatus when the registered user is identified;

receiving at the transaction manager apparatus a secret code known to and provided by the identified registered user;

storing in the transaction manager apparatus the generated single use transaction request identification in association with a ~~the~~ user identifier of the identified registered user, the secret code and banking information of the identified registered user for use by a financial institution computer system in association with the user identifier;

sending the generated single use transaction request identification from the transaction manager apparatus to the electronic device;

receiving at the transaction manager apparatus a payment request comprising a request identifier, a user identifier, a recipient ~~destination~~ identifier, ~~and~~ a value and a test code ~~for a transactional interaction conducted by the financial institution computer system between the identified registered user and a destination designated by the destination identifier~~;

retrieving the stored transaction request identification and the secret code from within the transaction manager apparatus based on the received user identifier;

determining the validity of the received request identifier by the transaction manager apparatus checking whether the received request identifier is the same as or based on the retrieved transaction request identification and whether the test code is the same as or based on the secret code, and disabling re-use of the single use transaction request identification when the received request identifier is validated, and terminating the transactional interaction when the received request identifier is not validated;

retrieving the stored banking information of the registered user in the stored data relationship with the received user identifier;

sending an EFT request message from the transaction manager apparatus to the financial institution computer system to transfer the value in funds from a user account to a recipient

destination, the EFT request message including the banking information associated with the received user identifier, the recipient destination identifier, and the value;

receiving at the transaction manager apparatus a first confirmation message from the financial institution computer system when the transactional interaction has been successfully completed according to the EFT request message; and

sending a second confirmation message from the transaction manager apparatus to a second electronic device when the first confirmation message is received.

86. (Currently Amended) A transaction manager apparatus for managing an online transaction, comprising:

a recording component configured to record a user identifier for a plurality of resitered users each of at least one user registration;

an identification component configured to identify a registered user when a remotely located electronic device of the registered user connects to the transaction manager apparatus;

a generator configured to generate a single use transaction request identification when the registered user is identified;

a receiver configured to receive at the transaction manager apparatus a secret code known to and provided by the identified registered user;

storage component configured to store in the transaction manager apparatus the generated single use transaction request identification in association with a the user identifier of the identified registered user, the secret code and banking information of the identified registered user for use by a financial institution computer system in association with the user identifier;

a data transmitter arranged to send the generated single use transaction request identification to the electronic device;

a data receiver arranged to receive a payment request comprising a request identifier, a user identifier, a recipient destination identifier, and a value and a test code of a transactional

~~interaction conducted by the financial institution computer system between the identified~~ ~~registered user and a destination designated by the destination identifier;~~

a first data retriever configured to retrieve the stored transaction request identification <u>and</u> <u>the secret code</u> from within the storage component based on the received user identifier;

a validity checker configured to determine the validity of the received request identifier by checking whether the received request identifier is the same as or based on the retrieved transaction request identification and <u>whether the test code is the same as or based on the secret</u> <u>code, and</u> disabling re-use of the <u>single use</u> transaction request identification when the received request identifier is validated, and terminating the transactional interaction when the received request identifier is not validated;

a second data retriever configured to retrieve the stored banking information of the registered user in the stored data relationship with the received user identifier;

a first message transmitter configured to send an EFT request message from the transaction manager apparatus to the financial institution computer system to transfer the value in funds from a user account to a <u>recipient</u> ~~destination~~, the EFT request message including the banking information associated with the received user identifier, the <u>recipient</u> ~~destination~~ identifier, and the value;

a message receiver configured to receive at the transaction manager apparatus a first confirmation message from the financial institution computer system when the transactional interaction has been successfully completed according to the EFT request message; and

a second message transmitter configured to send a second confirmation message to a second electronic device when the first confirmation message is received.

87. (New) A method according to claim 24, wherein the payment request is constructed from the user identifier and transaction request identifier received from the user.

88. (New) A method according to claim 87, wherein the payment request is also constructed from a user provided secret component sent to the merchant device.

89. (New) A method according to claim 48, wherein the other account is a financial institution account also held by the registered user.

90. (New) A method according to claim 89, wherein the EFT request comprises destination bank account information selected from the stored banking information according to the identifier of the other account.

91. (New) A method according to claim 1, wherein the generated single use transaction request identifier is only sent to the registered user once the registered user is identified to the satisfaction of the transaction manager apparatus, wherein identifying the registered user occurs when a remotely located electronic device of the registered user connects to the transaction manager apparatus.

92. (New) A method according to claim 1, wherein the EFT request comprises destination bank account information which is selected from stored banking information of a plurality of recipients according to a recipient identifier in the payment request after the payment request is validated.